

In Re: Debra Bernhard

Case No.: 15-17683(KCF)

Chapter: 13

Judge: Kathryn C. Ferguson

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**NOTICE OF PROPOSED PRIVATE SALE**

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Debra Bernhard, Debtor, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

**Address of the Clerk:** Clarkson S. Fisher US Courthouse

402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on February 28, 2018 at 9 a.m. at the United States Bankruptcy Court, courtroom 2, Clarkson S. Fisher US Courthouse, 402 East State Street, Trenton, NJ 08608 . (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

**Description of property to be sold:** 34 Stoneybrook Road, Blairstown, NJ 07825

**Proposed Purchaser:** Brandon Lastfogel

**Sale price:** \$310,000.00

Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

**Name of Professional:** Linda Simpson, Listing Broker

**Amount to be paid:** 5% of sales price

**Services rendered:** Listing Broker

**Name of Professional:** Richard Keiling, Esquire

**Amount to be paid:** up to \$1,750.00

**Services rendered:** Real Estate Attorney

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Jonathan Stone, Esquire

Address: 490 Schooley's Mountain Road, Hackettstown, New Jersey, 07840

Telephone No.: (908) 979-9919

*rev.8/1/15*

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United States Bankruptcy Court  
District of New JerseyIn re:  
Debra Bernhard  
DebtorCase No. 15-17683-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf905Page 1 of 2  
Total Noticed: 32

Date Rcvd: Feb 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2018.

db Debra Bernhard, 34 Stonybrook Road, Blairstown, NJ 07825-9319  
 515472517 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
 515472518 +Blairstown Township, 106 State Route 94, Blairstown, NJ 07825-2208  
 515472519 Capital One, PO Box 85167, Richmond, VA 23285-5167  
 515554231 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515472522 +Citibank USA, NA, 399 Park Avenue, New York, NY 10022-4699  
 515472523 +Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321  
 515472524 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 515552424 +Citizens One Auto Finance, 443 Jefferson Blvd, Warwick RI 02886-1321  
 515472525 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241  
 515472526 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522  
 515472527 Frederick Michael Dul, 34 Stonybrook Road, Blairstown, NJ 07825-9319  
 515472529 +Mollooly, Jeffrey, Rooney, & Flynn, LLC, 6851 Jericho Turnpike - Suite 220, Syosset, NY 11791-4449  
 515472530 +NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099  
 515514115 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548  
 515647227 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 515472531 +PNC Mortgage, 1801 E 9th St Ste 200, Cleveland, OH 44114-3103  
 515472534 Sears Mastercard, PO Box 6282, Sioux Falls, SD 57117-6282  
 515472535 +St Mary's Hospital, 350 Boulevard, Passaic, NJ 07055-2840  
 515472536 +State Of NJ Student As, Po Box 538, Trenton, NJ 08625-0538  
 515472538 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 02:10:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2018 02:10:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515488482 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Feb 02 2018 02:17:45 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515472520 +E-mail/Text: bankruptcy@certifiedcollection.com Feb 02 2018 02:10:08 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336  
 515472521 +Fax: 602-659-2196 Feb 02 2018 02:38:27 ChexSystems, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
 515472528 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 02 2018 02:10:20 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 515472533 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 02 2018 02:17:46 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
 515472532 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 02 2018 02:17:59 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
 515694051 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 02 2018 02:36:25 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541  
 515472537 E-mail/PDF: gecsed@recoverycorp.com Feb 02 2018 02:17:58 Synchrony Bank, PO Box 11623, Newark, NJ 07101-4623  
 515472539 E-mail/PDF: gecsed@recoverycorp.com Feb 02 2018 02:17:58 Walmart Discover, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr PNC Bank, National Association

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: pdf905

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jonathan Stone on behalf of Debtor Debra Bernhard jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 6